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DOCKET NO. 48535/268245

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

re the U.S. Application of

David B. BLACK

Group Art Unit: 2124

U.S. Serial No.: 09/522,750

Examiner: Kyle, Charles R.

Filed: March 10, 2000

For: METHODS AND SYSTEMS FOR MANAGING FINANCIAL ACCOUNTS

ELECTION

Commissioner for Patents
U.S. Patent and Trademark Office
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Sir:

Responsive to the Restriction Requirement mailed July 19, 2004, the undersigned representative hereby elects Group I (claims 1-6, 13-22, 30, 33-38) without traverse.

A prompt and favorable Office Action on the merits of this application is now respectfully requested. Should the Examiner determine that any further action is necessary to place this application into better form, the Examiner is encouraged to telephone the undersigned at the number listed below.

Respectfully submitted,

Date: 9/20/2004

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By:

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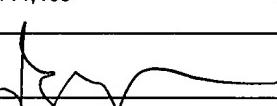
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		Application Number	09/522,750
		Filing Date	March 10, 2000
		First Named Inventor	David B. BLACK
		Group Art Unit	2124
		Examiner Name	Charles R. Kyle
Total Number of Pages in This Submission		Attorney Docket Number	48535/268245

ENCLOSURES (check all that apply)

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<input type="checkbox"/> Amendment / Response	<input type="checkbox"/> Licensing-related Papers	<input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief)
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<input type="checkbox"/> Affidavits/declaration(s)	<input type="checkbox"/> Petition to Convert to a Provisional Application	<input type="checkbox"/> Status Letter
<input checked="" type="checkbox"/> Extension of Time Request	<input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address	<input checked="" type="checkbox"/> Other Enclosure(s) (please identify below): Election (2pp)
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SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm or Individual name	Tiep H. Nguyen, #44,465
Signature	
Date	9/20/2004

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231 on this date:

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